

Torrens 2019-1 Pool Statistics

Loan Pool Data as at Close of Business Monday, 31 March 2025

Summary of Portfolio	
Number Of Housing Loans:	1,130
Housing Loan Pool Size:	\$190,425,286.86
Average Housing Loan Balance:	\$168,517.95
Maximum Housing Loan Balance:	\$832,622.28
Minimum Housing Loan Balance:	-
Loan Seasoning / Term to Maturity	
Maximum Remaining Term to Maturity in months	313
Weighted Average Remaining Term to Maturity in months	228
Weighted Average Seasoning in months	122
Loan-to-Value Ratio (LVR)	
Maximum Current LVR	85.00%
Weighted Average Original LVR	67.96%
Weighted Average Current LVR *	37.95%
Weighted Average Current LVR based on RBA Guidelines **	45.74%
Weighted Average Fixed Rate	5.23%
Weighted Average Variable Rate	6.53%
Weighted Average Rate	6.33%
* The Weighted Average Current LVR is calculated based on the definitions stated within the TORRENS trust transaction documents	
** The Weighted Average Current LVR Based on RBA Guidelines is calculated based on the RBA's Securitisation System Reporting Guidance	

Summary of Year of Origination					
Year Of Origination	No. of Accounts	Total Loan Balance	Weighted Average LVR	Average Loan Balance	% by Loan Balance
Loans Prior to 2000	-	-	0.00%	-	0.00%
2000	1	13,393.93	3.00%	13,393.93	0.01%
2001	5	120,551.82	21.40%	24,110.36	0.06%
2002	5	283,138.16	23.84%	56,627.63	0.15%
2003	10	425,169.45	19.54%	42,516.95	0.22%
2004	14	681,532.89	24.55%	48,680.92	0.36%
2005	30	1,746,044.57	24.84%	58,201.49	0.92%
2006	71	7,436,398.95	30.20%	104,738.01	3.91%
2007	86	8,012,899.86	29.85%	93,173.25	4.21%
2008	22	1,966,062.92	31.30%	89,366.50	1.03%
2009	28	2,520,253.10	27.47%	90,009.04	1.32%
2010	40	4,179,291.57	31.37%	104,482.29	2.19%
2011	38	5,041,150.68	32.84%	132,661.86	2.65%
2012	61	8,617,366.70	36.51%	141,268.31	4.53%
2013	81	13,595,382.14	37.64%	167,844.22	7.14%
2014	94	14,505,766.19	41.11%	154,316.66	7.62%
2015	104	20,531,674.49	38.52%	197,419.95	10.78%
2016	142	28,793,826.68	39.64%	202,773.43	15.12%
2017	181	41,712,775.79	39.60%	230,457.32	21.91%
2018	117	30,242,606.97	41.34%	258,483.82	15.88%
2019	-	-	0.00%	-	0.00%
2020	-	-	0.00%	-	0.00%
2021	-	-	0.00%	-	0.00%
2022	-	-	0.00%	-	0.00%
2023	-	-	0.00%	-	0.00%
TOTAL	1,130	190,425,286.86	37.95%	168,517.95	100.00%

Summary of Geographic Distribution					
Region	No. of Accounts	Total Loan Balance	Weighted Average LVR	Average Loan Balance	% by Loan Balance
South Australia					
Metro	182	25,280,997.23	40.63%	138,906.58	13.28%
Non Metro	39	4,027,011.20	40.68%	103,256.70	2.11%
Northern Territory					
Metro	11	1,029,538.50	25.86%	93,594.41	0.54%
Non Metro	4	383,000.88	34.43%	95,750.22	0.20%
New South Wales					
Metro	270	59,854,461.78	36.21%	221,683.19	31.43%
Non Metro	75	12,192,591.70	41.27%	162,567.89	6.40%
Victoria					
Metro	145	29,607,322.52	35.42%	204,188.43	15.55%
Non Metro	51	7,043,794.93	40.33%	138,113.63	3.70%
Queensland					
Metro	98	14,140,375.00	40.25%	144,289.54	7.43%
Non Metro	89	11,657,338.34	39.12%	130,981.33	6.12%
Western Australia					
Metro	113	18,123,503.77	37.67%	160,384.99	9.52%
Non Metro	21	2,600,440.37	47.65%	123,830.49	1.37%
Tasmania					
Metro	2	131,151.13	26.25%	65,575.57	0.07%
Non Metro	3	194,403.03	31.29%	64,801.01	0.10%
Australian Capital Territory					
Metro	27	4,159,356.48	36.15%	154,050.24	2.18%
Non Metro	-	-	0.00%	-	0.00%
TOTAL	1,130	190,425,286.86	37.95%	168,517.95	100.00%

Summary of Balance Outstanding					
Current Loan Balance	No. of Accounts	Total Loan Balance	Weighted Average LVR	Average Loan Balance	% by Loan Balance
\$0 to \$50,000	244	5,711,791.40	13.57%	23,408.98	3.00%
\$50,000.01 to \$100,000	219	16,626,883.96	22.50%	75,921.84	8.73%
\$100,000.01 to \$150,000	164	20,470,221.21	29.90%	124,818.42	10.75%
\$150,000.01 to \$200,000	132	22,766,845.67	35.66%	172,476.10	11.96%
\$200,000.01 to \$250,000	110	24,680,624.40	40.40%	224,369.31	12.96%
\$250,000.01 to \$300,000	74	20,126,335.35	40.26%	271,977.50	10.57%
\$300,000.01 to \$350,000	59	19,111,873.17	43.57%	323,930.05	10.04%
\$350,000.01 to \$400,000	29	10,804,262.26	42.75%	372,560.77	5.67%
\$400,000.01 to \$450,000	31	13,319,615.59	44.57%	429,665.02	6.99%
\$450,000.01 to \$500,000	18	8,413,284.92	43.92%	467,404.72	4.42%
\$500,000.01 to \$750,000	48	26,776,589.73	45.28%	557,845.62	14.06%
Greater than \$750,000	2	1,616,959.20	44.94%	808,479.60	0.85%
TOTAL	1,130	190,425,286.86	37.95%	168,517.95	100.00%

Summary of Current Loan to Value Ratio					
Current LVR (%)	No. of Accounts	Total Loan Balance	Weighted Average LVR	Average Loan Balance	% by Loan Balance
0 to 10	234	9,734,849.92	6.75%	41,601.92	5.11%
11 to 20	192	22,353,041.26	16.08%	116,422.09	11.74%
21 to 30	197	37,964,567.22	26.08%	192,713.54	19.94%
31 to 40	190	37,521,091.41	35.29%	197,479.43	19.70%
41 to 50	154	36,542,090.82	45.35%	237,286.30	19.19%
51 to 55	59	14,357,168.40	52.99%	243,341.84	7.54%
56 to 60	25	8,517,729.94	58.21%	340,709.20	4.47%
61 to 65	43	10,642,784.98	62.47%	247,506.63	5.59%
66 to 70	20	7,480,316.80	67.91%	374,015.84	3.93%
71 to 75	11	3,379,113.26	72.78%	307,192.11	1.77%
76 to 80	4	1,342,150.41	77.26%	335,537.60	0.70%
81 to 85	1	590,382.44	85.00%	590,382.44	0.31%
86 to 90	-	-	0.00%	-	0.00%
91 to 95	-	-	0.00%	-	0.00%
96 to 100	-	-	0.00%	-	0.00%
Over 100	-	-	0.00%	-	0.00%
TOTAL	1,130	190,425,286.86	37.95%	168,517.95	100.00%

Summary of Year of Maturity					
Year of Maturity	No. of Accounts	Total Loan Balance	Weighted Average LVR	Average Loan Balance	% by Loan Balance
2024	-	-	-	-	-
2025	1	13,393.93	3.00%	13,393.93	0.01%
2026	5	103,920.60	8.07%	20,784.12	0.05%
2027	3	99,642.01	9.02%	33,214.00	0.05%
2028	6	202,517.41	19.89%	33,752.90	0.11%
2029	7	142,082.62	10.61%	20,297.52	0.07%
2030	12	1,029,743.03	21.79%	85,811.92	0.54%
2031	12	830,952.72	23.47%	69,246.06	0.44%
2032	17	1,018,164.31	22.30%	59,892.02	0.53%
2033	17	947,323.98	20.75%	55,724.94	0.50%
2034	19	1,825,188.68	30.39%	96,062.56	0.96%
2035	36	2,232,865.04	25.81%	62,024.03	1.17%
2036	75	8,074,904.10	31.02%	107,665.39	4.24%
2037	93	8,568,172.87	29.21%	92,130.89	4.50%
2038	43	5,023,744.96	34.31%	116,831.28	2.64%
2039	26	2,905,861.84	37.04%	111,763.92	1.53%
2040	39	4,794,903.45	32.10%	122,946.24	2.52%
2041	42	6,362,520.44	33.45%	151,488.58	3.34%
2042	71	10,254,850.02	36.58%	144,434.51	5.39%
2043	80	14,384,762.08	39.95%	179,809.53	7.55%
2044	76	13,312,304.86	39.88%	175,161.91	6.99%
2045	98	21,204,625.96	41.31%	216,373.73	11.14%
2046	111	24,339,963.03	39.44%	219,278.95	12.78%
2047	140	35,842,981.23	40.51%	256,021.29	18.82%
2048	100	26,779,900.57	41.23%	267,799.01	14.06%
2049	-	-	0.00%	-	0.00%
2050	-	-	0.00%	-	0.00%
2051	1	129,997.12	9.00%	129,997.12	0.07%
TOTAL	1,130	190,425,286.86	37.95%	168,517.95	100.00%

Summary of Property Ownership Type					
Loan Purpose	No. of Accounts	Total Loan Balance	Weighted Average LVR	Average Loan Balance	% by Loan Balance
Owner Occupied	930	155,148,874.39	38%	166,826.75	81.47%
Investment	200	35,276,412.47	36%	176,382.06	18.53%
TOTAL	1,130	190,425,286.86	37.95%	168,517.95	100.00%

Summary of Amortisation Type					
Payment Type	No. of Accounts	Total Loan Balance	Weighted Average LVR	Average Loan Balance	% by Loan Balance
Principal & Interest	1,127	188,892,645.22	38%	167,606.61	99.20%
Interest Only	3	1,532,641.64	45%	510,880.55	0.80%
TOTAL	1,130	190,425,286.86	37.95%	168,517.95	100.00%

Summary of Mortgage Insurer Distribution					
Mortgage Insurer	No. of Accounts	Total Loan Balance	Weighted Average LVR	Average Loan Balance	% by Loan Balance
QBE	161	18,882,849.02	43.72%	117,284.78	9.92%
Helia	230	32,175,510.11	45.10%	139,893.52	16.90%
Insurable	739	139,366,927.73	35.51%	188,588.54	73.19%
	-	-	-	-	-
TOTAL	1,130	190,425,286.86	37.95%	168,517.95	100.00%

Summary of Product					
Loan Type	No. of Accounts	Total Loan Balance	Weighted Average LVR	Average Loan Balance	% by Loan Balance
Standard Housing Loan					
Variable	973	161,847,715.82	37.33%	166,338.87	84.99%
Fixed 1 year	19	3,485,972.22	38.64%	183,472.22	1.83%
Fixed 2 year	41	8,695,749.21	46.24%	212,091.44	4.57%
Fixed 3 year	47	8,642,743.90	37.17%	183,888.17	4.54%
Fixed 4 year	9	1,973,711.38	42.12%	219,301.26	1.04%
Fixed 5 year	41	5,779,394.33	42.02%	140,960.84	3.03%
Line of Credit					
Variable	-	-	0.00%	-	0.00%
TOTAL	1,130	190,425,286.86	37.95%	168,517.95	100.00%

Summary of Origination Channel					
Ledger	No. of Accounts	Total Loan Balance	Weighted Average LVR	Average Loan Balance	% by Loan Balance
Retail	-	-	0.00%	-	0.00%
Third Party Banking	1,130	190,425,286.86	37.95%	168,517.95	100.00%
TOTAL	1,130	190,425,286.86	37.95%	168,517.95	100.00%

Summary of Current Interest Rate					
Interest Rate Band	No. of Accounts	Total Loan Balance	Weighted Average LVR	Average Loan Balance	% by Loan Balance
0.00% - 1.00%	1	(303.55)	-1.00%	(303.55)	0.00%
1.00% - 2.00%	-	-	0.00%	-	0.00%
2.00% - 3.00%	21	3,676,941.66	40.51%	175,092.46	1.93%
3.00% - 4.00%	9	940,465.46	41.59%	104,496.16	0.49%
4.00% - 5.00%	8	1,542,236.55	44.06%	192,779.57	0.81%
5.00% - 6.00%	349	71,695,002.27	39.92%	205,429.81	37.65%
6.00% - 10.00%	742	112,570,944.47	36.49%	151,712.86	59.12%
TOTAL	1,130	190,425,286.86	37.95%	168,517.95	100.00%

Summary of Arrears					
Days in Arrears	No. of Accounts	Total Loan Balance	Weighted Average LVR	Average Loan Balance	% by Loan Balance
0 Days	1,097	183,789,624.60	37.81%	167,538.40	96.52%
1 to 30 Days	14	2,378,298.41	26.14%	169,878.46	1.25%
31 to 60 Days	3	404,933.27	53.50%	134,977.76	0.21%
61 to 90 Days	5	1,127,710.96	50.16%	225,542.19	0.59%
91+ Days	11	2,724,719.62	49.91%	247,701.78	1.43%
TOTAL	1,130	190,425,286.86	37.95%	168,517.95	100.00%

Summary of Loan Seasoning					
Months of Seasoning	No. of Accounts	Total Loan Balance	Weighted Average LVR	Average Loan Balance	% by Loan Balance
3 months or less	-	-	0.00%	-	0.00%
4 to 6 months	-	-	0.00%	-	0.00%
7 to 9 months	-	-	0.00%	-	0.00%
10 to 12 months	-	-	0.00%	-	0.00%
13 to 18 months	-	-	0.00%	-	0.00%
19 to 24 months	-	-	0.00%	-	0.00%
25 to 30 months	-	-	0.00%	-	0.00%
31 to 36 months	-	-	0.00%	-	0.00%
37 to 42 months	-	-	0.00%	-	0.00%
43 to 48 months	-	-	0.00%	-	0.00%
49 to 54 months	-	-	0.00%	-	0.00%
55 to 60 months	-	-	0.00%	-	0.00%
More than 60 months	1,130	190,425,286.86	37.95%	168,517.95	100.00%
TOTAL	1,130	190,425,286.86	37.95%	168,517.95	100.00%

Summary of Income Type					
Income Verification Type	No. of Accounts	Total Loan Balance	Weighted Average LVR	Average Loan Balance	% by Loan Balance
Verified Income	1,130	190,425,286.86	37.95%	168,517.95	100.00%
Stated Income	-	-	0.00%	-	0.00%
TOTAL	1,130	190,425,286.86	37.95%	168,517.95	100.00%

Summary of Loan Purpose					
Loan Purpose	No. of Accounts	Total Loan Balance	Weighted Average LVR	Average Loan Balance	% by Loan Balance
New/Established Property	534	96,814,725.52	39.80%	181,300.98	50.84%
Construction	-	-	0.00%	-	0.00%
Established Property	-	-	0.00%	-	0.00%
Refinance	581	92,852,583.58	36.15%	159,815.12	48.76%
Additions and Alterations	-	-	0.00%	-	0.00%
Home Equity	12	644,380.73	22.47%	53,698.39	0.34%
Other	3	113,597.03	16.01%	37,865.68	0.06%
TOTAL	1,130	190,425,286.86	37.95%	168,517.95	100.00%

Summary of Term Remaining					
Repayment Type	No. of Accounts	Total Loan Balance	Weighted Average LVR	Average Loan Balance	% by Loan Balance
Interest Only Term Remaining					
1 year or less	1	514,000.00	40.00%	514,000.00	0.27%
1 to 2 years	2	1,018,641.64	48.25%	509,320.82	0.53%
2 to 3 years	-	-	0.00%	-	0.00%
3 to 4 years	-	-	0.00%	-	0.00%
4 to 5 years	-	-	0.00%	-	0.00%
5 to 6 years	-	-	0.00%	-	0.00%
6 to 7 years	-	-	0.00%	-	0.00%
7 to 8 years	-	-	0.00%	-	0.00%
8 to 9 years	-	-	0.00%	-	0.00%
9 to 10 years	-	-	0.00%	-	0.00%
10 years or greater	-	-	0.00%	-	0.00%
Principal & Interest Term Remaining					
1 year or less	2	73,690.86	4.64%	36,845.43	0.04%
1 to 5 years	21	521,551.71	13.69%	24,835.80	0.27%
5 to 10 years	81	5,973,563.25	24.42%	73,747.69	3.14%
10 to 15 years	280	27,659,195.99	31.61%	98,782.84	14.52%
15 to 20 years	312	51,682,616.20	38.81%	165,649.41	27.14%
20 to 25 years	430	102,852,030.09	40.07%	239,190.77	54.01%
25 to 30 years	1	129,997.12	9.00%	129,997.12	0.07%
30 years or greater	-	-	0.00%	-	0.00%
TOTAL	1,130	190,425,286.86	37.95%	168,517.95	100.00%

Summary of Term Remaining					
Rate Type	No. of Accounts	Total Loan Balance	Weighted Average LVR	Average Loan Balance	% by Loan Balance
Fixed Term Remaining					
1 year or less	65	12,949,586.57	38.75%	199,224.41	6.80%
1 to 2 years	67	11,919,996.89	43.72%	177,910.40	6.26%
2 to 3 years	19	3,124,747.29	44.73%	164,460.38	1.64%
3 to 4 years	4	444,807.49	33.63%	111,201.87	0.23%
4 to 5 years	2	138,432.80	45.74%	69,216.40	0.07%
5 Years or greater	-	-	0.00%	-	0.00%
Variable Term Remaining					
1 year or less	2	73,690.86	4.64%	36,845.43	0.04%
1 to 5 years	17	458,345.72	14.35%	26,961.51	0.24%
5 to 10 years	71	5,240,178.73	24.57%	73,805.33	2.75%
10 to 15 years	230	22,401,564.20	31.66%	97,398.11	11.76%
15 to 20 years	270	42,688,943.18	37.31%	158,107.20	22.42%
20 to 25 years	383	90,984,993.13	39.61%	237,558.73	47.78%
25 to 30 years	-	-	0.00%	-	0.00%
30 years or greater	-	-	0.00%	-	0.00%
TOTAL	1,130	190,425,286.86	37.95%	168,517.95	100.00%